

The Church of Scotland Carnoustie Church



TRUSTEES' ANNUAL REPORT and RECEIPTS AND PAYMENTS ACCOUNT

Year ended 31 December 2020

Congregation Number: 301791

Charity Number: SC015146

Carnoustie Church of Scotland

Reference and Administrative Information

Charity name: Carnoustie Church of Scotland

Charity Registration Number: SC015146

Congregation Reference Number: 301791

Contact Address: The Treasurer
67 Chapman Drive
Carnoustie DD7 6DY

Trustees: As listed at Appendix 1

Principal Office Bearers:

Minister: Rev Michael S Goss

Session Clerk: Mrs Irene K Hoar

Deputy Session Clerk: Mrs Prudence Milne

Treasurer: Mrs Audrey C Duncan

Deputy Treasurer: Mrs Sandra H Dow

Independent Examiner:

Mr Neil Russell
35 Spencer Crescent
Carnoustie DD7 7DQ

Bankers:

The Royal Bank of Scotland
286 Brook Street
Broughty Ferry
Dundee DD5 2AP

Carnoustie Church of Scotland

Trustees' Annual Report

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Kirk Session

Under the Unitary Constitution the functions of the Kirk Session are both spiritual and temporal with responsibility for proposing policy changes as well as overseeing the life, worship and witness of the congregation.

The Kirk Session was only able to meet in person 3 times plus the congregational annual meeting in early March before the Covid pandemic Lockdown began. Thereafter, Zoom became the means of meeting together and 11 successful meetings took place between April and December. This was more than usual because as circumstances changed, various decisions had to be made, for example re-opening the church for in person services and the preparation required to be able to achieve that. Thanks are due to all the elders for their continued support as well as their ability and willingness to embrace unfamiliar technology.

Members of the Kirk Session are Trustees of Carnoustie Church.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Achievements and Performance

Project Practical Group

2020 has been a year of dealing with everything in a different way. With regards to the church project, fundraising has had to take a back seat but a huge thanks to Claire for her bike ride in September boosting our total so generously.

Our application to Historic Environment Scotland for the church to be a listed building was a success with it being granted a C listing. This means we can apply for VAT refunds on any future repair work carried out on the building. It will also be an advantage to add the listing to funding applications.

The response from the congregation to our appeal for funds for essential roof repairs was amazing and our chosen builder will hopefully be able to begin work early 2021. Once this work is complete and the building is wind and watertight, the plans for the internal work can be finalised, prioritised and started as soon as sufficient funding is in place.

The money pledged or received for the project in 2020 amounted to £17693 which, considering our limitations over the year is amazing.

Property Team

Members of the property team continue to deal with ongoing repairs and maintenance of the church, manse and Philip Hall. The blocked drain at the church has been dealt with although the lovely tree at the front of the church has had to be removed as it was the culprit for the drainage problem. The team work closely with the Project practical group discussing any repairs that could be postponed until they would be dealt with once the project is underway or organising any urgent repairs with the project plans in mind. The vestry roof has become an urgent repair and will be carried out to include some of the work that needs to be done for the project to prevent paying for scaffolding etc. twice.

Costs incurred during the year for repairs to properties were £384 (2019 £4,813) for the Church, £1,378 (2019 £275) for the Philip Hall and a total £3,860 (£2,461) on the manse with Barry paying 50% of manse repairs. The cost of insuring the Church's buildings was £5,793 (2019 £5,748) of which £415 (2019 £517) was for the manse and again Barry paid 50% of this. Council Tax paid for the Manse during the year amounted to £2,602 of which 50% was paid by Barry.

Ministries Fund

At the close of 2017 the Kirk Session approved the setting aside of Funds received from the Duncan Trust as a designated fund, for the purpose of providing support for Ministry materials and training. During this year it has again been used to pay the congregation's portion of the costs of the Path of Renewal and CCYM.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Achievements and Performance

Prayer Group

Monday morning at 10.00 is the time a small group of people meet to reflect on worldwide and local issues and join in prayer. It is amazing how many places, people and events are taken to God in prayer in that short hour but as prayer is the powerhouse of the church, it is an important part of the life and worship of the church. Zoom has taken over as the meeting place and it is working out very well. The link can be sent to anyone who wants to join the meeting and just being there is enough; no-one is pressured into speaking, joining in saying Amen at the end of each prayer can sometimes be all that is said but adding that voice is important. Every week thanks are given for the technology allowing this important part of church life to continue.

Mission and Outreach Team

Established in March 2018, the Mission and Outreach (M&O) team has 10 members including one Barry Church member with very good attendance as recorded in the meeting minutes.

The M&O team remit continues to include:

- links with community, churches and organisations
- Website, Social Media and publicity
- Friday Coffee Break
- FUN Group
- Holiday Club, Youth & Children outreach including Messy Church
- Developing Links with youth organisations
- Follow up work from special events
- Creating links and support with/for local & overseas churches and charities

Despite the influence of COVID, 5 formal meetings (4 x Zoom) were held in 2020, with activity in most of the remits continuing, although necessarily restricted:

Plans to develop new services to compliment the Church Building Project were placed on hold as a consequence of the Covid Effect.

The SU/Carnoustie Churches week long holiday club had to be cancelled. Messy Church events, now held on a Town Church rota, were also limited.

Funday Club meetings in Vestry Room within the church were again a casualty although contact has been regularly maintained with the children.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Achievements and Performance

Mission and Outreach Team (continued)

The local Boys' Brigade continue have Chaplin support and practical help despite cancellation of Enrolment and Awards services.

Carnoustie Churches Youth Mission ('Your Space' Friday afternoon for High School pupils) activity had also to be suspended.

Church Life & Worship Team

We again began the year with services in the Philip Hall, giving a warm and comfortable environment for worship in the coldest months of the year. Just a few weeks before the return to the Church for the Holy Week services we were instructed to close our buildings for worship due to the Covid pandemic, and the Minister began streaming services from the Manse from the first Sunday of lockdown.

Services were streamed using live social media broadcasting, and links were added to the websites for those without a Facebook account. The Minister's wife was able to provide piano accompaniment and as time went on, readers sent in recordings to add the Readings to the live broadcasts. A dawn reflection was even broadcast from the beach on Easter Day!

Communion had been celebrated in the morning services on the fourth Sundays of January and February, and initially there was a reluctance to attempt a 'virtual communion' after lockdown began. Following discussion with the Church Life & Worship Team the Kirk Session agreed to virtual communion services on the fourth Sundays of June, September, October and November, and responses indicated that many members felt these were very meaningful.

As the country began to open up again in the summer, preparations were made and a Covid reopening plan approved by Presbytery, enabling in-person services to return on a restricted basis from the 15th August. These alternated between Barry and Carnoustie at 9.30 am each week, with the internet services continuing at 10.30 am from the Manse. Recordings from our Worship Leaders allowed the internet services to have prayers led by a wider number, and DVDs were produced of the internet services for a few members who did not have internet access and for the Residential homes.

As the year drew to a close plans were made to have simultaneous in-person services in Barry and Carnoustie Churches for the New Year, involving the Worship Team on a rota to lead the service not being led by the Minister. These were postponed when further restrictions were introduced just before Christmas, but it is hoped that the plans provide a grounding for the future. The Prayer Meeting went online using the Zoom platform very early on in the pandemic, and has seen new members becoming regulars in our weekly meetings.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Achievements and Performance

Church Life & Worship Team (continued)

Children have been contacted with worksheets and other materials on a monthly basis during lockdown.

The organists were initially on full furlough, but were brought back part-time when the Church reopened in August; they have led Zoom choir rehearsals successfully through the remainder of the year and were fully involved in the production of an internet service broadcast recorded from the Church for Watchnight on Christmas Eve.

The 1st Carnoustie Boys' Brigade Company and Girls' Association were able to establish online meetings and when they reopened in-person meetings the Minister was able to go to the opening meetings of the three sections as Chaplain to the company. Enrolment services have not been able to be held at this time.

Heather Gourlay continued her training with us for the Ordained Local Ministry; while her concluding weeks were cut short due to the pandemic, she had done sufficient work to be able to pass her year and prepare for her Probationary placement. The congregation enjoyed having Heather immensely, and were grateful for her continued contact with a number of members during lockdown. We wish her God's blessing in her future Ministry.

Carnoustie Churches Youth Ministry

Planning for Holiday Clubs with Scripture Union came to an abrupt halt with lockdown and CCYM has been unable to achieve anything further in joint working among the Churches during the pandemic.

Path of Renewal

This marked the final year of our formal partnership with the national Path of Renewal. The Minister was at the January conference, and a meeting with the local area representatives took place before the shut-down in March. As the National Co-ordinator was furloughed for three months the May conference was cancelled altogether, but the September conference took place online.

Meanwhile our local Path of Renewal Group provided a forum for discussion and planning through internet services and the format of the restricted services that followed. Articles and a book – "Rewilding the Church" by Steve Aisthorpe – have also been shared among the group for study and reflection.

Following on from the September conference there is a clear desire among participating Ministers that the relationships we have established should not be abandoned at the end of

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Reports from Organisations

Path of Renewal (continued)

the year, and we look forward to informal networks being continued as we seek to journey together on the Path of Renewal into the new post-pandemic future.

Carnoustie Church Guild

Who would have thought that 2020 would be such a challenge and we would have to 'Go the extra mile' ourselves. We began the year with 5 successful in person meetings covering a variety of topics then the Virus hit the country and we went into Lockdown.....!

Sadly, the rest of the syllabus was cancelled including our planned trip to Pitlochry Theatre. Hopefully we will manage to get there in 2021. However, after a short hibernation we reawakened with a new determination not to be beaten- so we kept in touch initially, by phone, then Zoom joined the Guild!!! So now at least we could hold committee meetings. Postcards were sent to each of our members with messages of encouragement and good wishes. Subsequently, we decided to knit squares to be made into knee blankets which would be passed onto care homes when restrictions were lifted. Then it was decided to see if Guild meetings could take place using Zoom. Three enjoyable meetings were held, one in each month, October, November and December with speakers, music and reflections as well as fellowship and chat. The blankets were almost ready and every Guild member received Christmas greetings in the form of homemade bags of delicious tablet.

Support for the projects, Crossreach and Malawi Fruits, is ongoing and we are boldly being 'Companions on the Road' in whatever way we can. What will 2021 bring? Who knows?! We have a syllabus ready for the first 5 months of 2021 and even if we might be still reliant on technology we continue to work together as a Guild, learning every day.

Study and Fellowship Groups

This off-shoot of the Guild meets every other Thursday morning. The members of the group enjoy fellowship together while studying various aspects of God's Word as it is applicable to us today. As with everything, a different way of meeting had to be found after lockdown but with perseverance and a willingness to deal with the technology, most of the group have managed to get together on line over the months to continue studying. Studies of the life of David and 'Growing Older and Wiser' have been completed successfully although often laughter took over as 'glitches' happened. We have all learned new things about ourselves and each other making

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Reports from Organisations

Study and Fellowship Groups (continued)

everything very interesting and enjoyable. The work of the Church in other parts of the world is supported by the group through a donation to a different Christian charity every year.

Friday Coffee Break

The group continued to meet in 2020 in the Philip Hall on the first and third Friday of the month where they were welcomed by the Church ladies with coffee and delicious home baking. Due to the Lockdown in March the group closed down and has not met since.

Money raised between September 2019 and March 2020 was donated to the designated Christian charity Chance for Childhood and all the tea, coffee and sugar in the store was donated to the Arbroath food bank.

F.U.N. Group

The FUN Group was set up a number of years ago during a period of major fundraising for capital projects in order to create the opportunity within the congregation for fellowship, unity and nonsense. The Games Night was held in January the only event that took place due to Covid19 and being unable to socialise.

Flower Committee

Early 2020 saw flowers decorating the Philip Hall during the winter services and being distributed as normal. When lockdown started at the beginning of April, however, all that had to stop. Over the months it has been impossible for the important and very welcome flower ministry to continue and it has been missed by many. Once services began to be held in the church once more, it was decided to put an artificial display in the church and this has been a bright welcome back to those attending. Christmas saw the church decorated once more, on a slightly smaller scale but still a wonderful display of lights, candles and greenery. Every year the flower committee helps co-ordinate gifts of flowers or plants to members of the congregation who have suffered a loss or who are felt to be in need of comfort and this year the benevolent fund distributed 62 bowls of hyacinth bulbs.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Flower Committee (continued)

2021 will see a need for many new volunteers to help with preparing and displaying the flowers in the church and also seeing to the distribution of bunches after the services. Mrs Sandra Penman, our Flower convenor, will be happy to hear from anyone interested in helping with this in any way as it is such an important ministry and service within our community.

Church Cleaning Team

This year has certainly been different! The dedicated volunteer team has been doing a fair bit more than usual in the way of preparing the Church for worship so Covid will have had a difficult job to survive after they have swept through the building.

Currently 8 ladies work in twos to ensure the church is ready for every in person service that is arranged.

It is hoped that 2021 will be better and we get back to normal, whatever normal will be!! This opportunity is taken to thank all those ladies who give up a substantial part of their time in keeping an old building clean and fit for Sunday worship especially under the new stringent rules.

Financial Review

2020 saw an increase in the regular contributions of 1.03% and expenditure decreased by 0.3% mainly due to the reduced costs due to the Church being closed due to Covid19.

As at 31 December 2020, 75 (73 - 2019) members (and their families) contributed by means of regular bank standing orders and of these 58 (63 - 2019) were made under the Gift Aid provisions. The total contributed by this method was £40,757 (£37,795).

The freewill offering scheme is also encouraged and during the year 36 (25) members contributed using monthly envelopes and 27 (19) using weekly envelopes. The total amount contributed through the envelope scheme was £10,037 (£12,560) of which £6,730 (£10,284) was under the Gift Aid provisions.

A number of members contribute by means of annual cheques.

The total amount contributed under the Gift Aid provisions amounted to £81,186 (£80,505) as this includes donations to funds other than the General Fund.

Gift Aid claims for periods to 31 December 2020 to be received in 2021 amounted to £16,930 of which £11,100 is for the Church Project and £5,533 for the General Fund.

Membership: The number on the roll at the year-end was 258, a reduction of 18 or 6.52% on the previous year.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £90,646 of which £44,739 had been designated for fabric funds, the project and the organ funds. The remaining balance is higher than would normally be expected as a result of substantial legacies received in an earlier year. The Trustees are still considering an appropriate use(s) for the remaining funds.

The Church also held £101,243 of restricted funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees on 22 March 2021 and signed on their behalf by



Irene K Hoar
Session Clerk

Carnoustie Church of Scotland

Independent Examiner's Report to the Trustees of Carnoustie Church

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 1 to 18.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name



Neil Russell

Address

35 Spencer Crescent
Carnoustie

Date

30 March 2021

Carnoustie Church of Scotland

Receipts and Payments Account for the year ended 31 December 2020

		Unrestricted Funds 2020	Restricted Funds 2020	Endowment Funds 2020	Total Funds 2020	Total Funds 2019
	Note	£	£	£	£	£
Receipts						
Donations	4	99,016	11,855	0	110,871	111,226
Legacies		0	0	0	0	500
Activities for generating funds		3,023	0	0	3,023	15,020
Bank & deposit interest		1,680	7	0	1,687	953
Investment income		218	1,266	0	1,484	1,697
		103,937	13,128	0	117,065	129,396
Rental of premises		1,530	0	0	1,530	4,369
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
Grants		7,412	0	0	7,412	0
Receipts from General Trustees		0	0	0	0	0
Other receipts		0	0	0	0	2,480
Total receipts		112,879	13,128	0	126,007	136,235
Payments						
Cost of generating funds	5	250	0	0	250	119
Charitable activities		88,698	3,352	0	92,050	112,702
Governance costs		0	0	0	0	0
Total payments		88,948	3,352	0	91,300	112,821
Excess of receipts over payments		23,931	9,776	0	33,707	23,414
Transfers		503	-503	0	0	0
Overall excess of receipts over payments		24,434	9,273	0	33,707	23,414

Carnoustie Church of Scotland

Statement of Balances as at 31 December 2020

	Unrestricted Funds 2020	Restricted Funds 2020	Endowment Funds 2020	Total Funds 2020	Total Funds 2019
	£	£	£	£	£
Bank & Deposit balances					
As at 1 January 2020	66,212	91,970	0	158,182	134,768
Movement in year					
Excess of receipts over payments	24,434	9,273	0	33,707	23,414
As at 31 December 2020	<u>90,646</u>	<u>101,243</u>	<u>0</u>	<u>191,889</u>	<u>158,182</u>
Investments at market value					
(Cost £16,056)			<u>0</u>	<u>55,383</u>	<u>58,744</u>
Fabric Fund – (Cost £241)				859	893
Reserve Fund – (Cost 3,511)				12,512	13,001
Benevolent Fund – (Cost £11,312)				40,868	43,725
Guild – (Cost £992)				1,144	1,125

The accounts were approved by the Kirk Session on 22 March 2021
For and on behalf of the Kirk Session

 Irene K Hoar
Trustee

 Audrey C Duncan
Treasurer

Carnoustie Church of Scotland

Notes to the Accounts

1. Trustee remuneration and related party transactions

Name of trustee or associate	Amount	Nature of payment
Rev M S Goss, Minister	£973	Reimbursement of travel expense claims
	£432	Manse telephone & broadband allowance (£216 recovered from Barry Church)
Dr P W Thornton, Trustee	£2,307	Joint Organist
Mrs P Milne, Trustee	£25	Relief hall keeper

2. Movement in Funds

	At 1 Jan 2020	Receipts	Payments	Transfers	At 31 Dec 2020
	£	£	£	£	£
Unrestricted Funds					
General Fund	7,918	72,997	72,197	-3,980	4,738
Designated Reserve Fund	39,423	609	0	0	40,032
Designated Fabric Fund	10,490	125	3,692	3,000	9,923
Designated Roof Fund	3,122	31,715	4,866	0	29,971
Designated Organ Fund	4,380	130	0	0	4,510
Designated Youth Fund	523	0	0	0	523
Designated Ministries Fund	334	0	680	980	634
Designated Church Project Fund	22	7,303	7,513	503	315
	66,212	112,879	88,948	503	90,646
Restricted Funds					
Church Project Fund	80,625	10,390	0	-503	90,512
Benevolent Fund	5,274	1,208	1,082	0	5,400
Choir Fund	326	2	0	0	328
Annie Dean Fund	620	5	0	0	625
David Low Fund	1,084	7	0	0	1,091
The Guild	528	1,012	982	0	558
The Guild – Helping Hand	298	2	0	0	300
Sunday School (The Funday Club)	838	44	154	0	728
Flower Fund	1,331	171	122	0	1,380
F.U.N. Group	270	0	0	0	270
Friday Coffee Break	776	287	1,1012	0	51
	91,970	13,128	3,352	-503	101,243
Endowment Funds					
	0	0	0	0	0
Total Funds	158,182	126,007	92,300	0	191,889

Carnoustie Church of Scotland

Notes to the Accounts (continued)

Purposes of Unrestricted Funds

General Fund: This fund is used for the day to day running of the Church.

Purposes of Designated Funds

Reserve Fund: The Trustees have set aside funds from various legacies for purposes to be determined.

Fabric Fund: The Trustees have set aside funds for the ongoing maintenance of church property.

Roof Fund: The Trustees have set aside funds for the maintenance of the church roof.

Organ Fund: The Trustees have set aside funds for the maintenance of the pipe organ.

Youth Fund: The Trustees have set aside funds for young persons' special projects.

Ministries Fund: The Trustees have set aside funds for Ministry materials and training etc

Church Project Fund: The Trustees have set aside funds for internal Church refurbishment.

Purposes of Restricted Funds

Benevolent Fund: This is a fund to provide benevolence to people of need within the parish.

Choir Fund: This is a fund to be used towards the purchase of music etc.

Annie Dean Fund: This is a fund to be used towards the cost of Christian teaching materials.

David Low Fund: This is a fund to be used towards supporting congregational organisations.

The Guild: This fund is used in furthering the work of the Guild.

The Guild – Helping Hand: This fund is used by the Guild in supporting special projects.

The Funday Club: This fund is used in furthering the work of the Funday Club

Flower Fund: This is a fund to provide flowers for decorating the church during services of worship.

F.U.N. Group: This fund is used in furthering social activities within the congregation.

Friday Coffee Break: This fund is used in supporting the work of various Christian charities.

Organ Fund: This fund is to be used for major work on the organ.

Church Project Fund: This is a fund for monies received specifically for internal Church refurbishment.

3. Land and Buildings

The congregation's interest in the following properties is not reflected in these financial statements.

Carnoustie Church, Dundee Street, Carnoustie

The Philip Hall, Dundee Street, Carnoustie

Carnoustie Church Manse, 44 Terrace Road, Carnoustie

4. Analysis of donations

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
Freewill offering scheme (non Gift Aid)	3,307	0	0	3,307	2,318
Gift Aid donations	71,191	9,995	0	81,186	80,505
Tax recovered on Gift Aid donations	15,397	0	0	15,397	13,782
Ordinary offerings (open plate)	921	0	0	921	2,131
Other offerings, donations etc	8,200	1,860	0	10,060	12,490
Total for year	99,016	11,855	0	110,871	111,226

Carnoustie Church of Scotland

Notes to the Accounts (continued)

5. Analysis of payments

	Unrestricted Funds 2020	Restricted Funds 2020	Endowment Funds 2020	Total Funds 2020	Total Funds 2019
	£	£	£	£	£
Costs of generating funds					
Investment Manager's fees	0	0	0	0	0
Offering envelopes & campaign material	250	0	0	250	119
Total for year	250	0	0	250	119
Charitable activities					
Ministries & Mission allocation	48,915	0	0	48,915	47,698
Presbytery dues	640	0	0	640	600
Voluntary additional stipend	0	0	0	0	0
Minister's expenses	974	0	0	974	1,242
Ministerial assistance	0	0	0	0	0
Pulpit supply	0	0	0	0	302
Other staffing costs	8,255	0	0	8,255	9,128
Repairs and maintenance	3,692	0	0	3,692	6,367
Council tax	1,301	0	0	1,301	1,237
Heat, light & water charges	3,902	0	0	3,902	4,901
Insurance	5,585	0	0	5,585	5,490
Other building costs	12,194	0	0	12,194	25,153
Church office expenses	0	0	0	0	0
Organ & music	245	0	0	245	1,615
Printing, stationery and postage	127	0	0	127	574
Other expenses	2,868	3,352	0	6,220	8,363
	88,698	3,352	0	92,050	95,804
Governance costs					
Independent examiner's fee	0	0	0	0	0
Other payments					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
	0	0	0	0	0

Carnoustie Church of Scotland

Notes to the Accounts (continued)

6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £28,137; the maximum stipend in the fifth and subsequent years of service was £34,577.

7. Collections for Third Parties

	2020	2019
	£	£
Scottish Bible Society	44	207
Carnoustie Community Helpline	0	352
Angus Presbytery - Nurse for Panihatti	125	166
MAF	61	0
Church of Scotland HIV Programme	0	384
Crossreach	0	143
EMMS	0	0
Christian Aid	0	25
Tear Fund	0	0
	<u>230</u>	<u>1,277</u>

Carnoustie Church of Scotland

Appendix 1

Members of the Kirk Session

Minister

Rev M S Goss

Elders

E Baker

D H Blair

J Brown

S H Dow

A Edwards

R A Gall

A C Green

L G Hampton

I K Hoar

I R Johnston

R Limmack Resigned 31.12.20

K P Reid (Mann)

A McGill

P Milne

N M Murdoch

M E Ramsay

M C Richardson

A D Thornton

P A Thornton

P W Thornton